

**HFA of Hillsborough County  
Demographic Analysis Report  
Hillsborough 2012 SF Program**

**ORIGINATION SUMMARY REPORT**

<b>ORIGINATOR SUMMARY</b>	<b>LOANS</b>	<b>AMOUNT</b>	<b>% OF TOTAL</b>
American Neighborhood Mortgage Acceptance Company, LLC	4	\$403,526.00	1.07%
DHI Mortgage Co., Ltd.	108	15,907,182.00	28.88%
Fairway Independent Mortgage Corporation	5	646,504.00	1.34%
HomeBridge Financial Services Inc.	20	3,027,044.00	5.35%
Open Mortgage, LLC	51	6,784,165.00	13.64%
PrimeLending, a Plains Capital Company	1	165,343.00	0.27%
Real Estate Mortgage Network, Inc.	7	775,316.00	1.87%
Shelter Mortgage Company, LLC	1	140,822.00	0.27%
Stone Gate Mortgage Corporation	2	264,127.00	0.53%
Universal American Mortgage Company	150	23,659,641.00	40.11%
Wells Fargo Home Mortgage	25	3,157,348.00	6.68%
<b>TOTAL</b>	<b>374</b>	<b>\$54,931,018.00</b>	<b>100.00%</b>

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**CITY SUMMARY**

<b>CITY</b>	<b>LOANS</b>	<b>AMOUNT</b>	<b>% OF TOTAL</b>
Apollo Beach	3	\$338,669.00	0.80%
Brandon	41	5,564,218.00	10.96%
Gibsonston	21	3,238,525.00	5.61%
Lithia	1	69,088.00	0.27%
Lutz	4	483,274.00	1.07%
Plant City	27	4,145,982.00	7.22%
Riverview	59	9,663,433.00	15.78%
Ruskin	88	14,540,063.00	23.53%
Seffner	15	1,686,619.00	4.01%
Sun City Center	1	130,000.00	0.27%
Tampa	86	10,784,634.00	22.99%
Temple Terrace	2	178,977.00	0.53%
Valrico	16	2,316,175.00	4.28%
Wimauma	10	1,791,361.00	2.67%
<b>TOTAL</b>	<b>374</b>	<b>\$54,931,018.00</b>	<b>100.00%</b>

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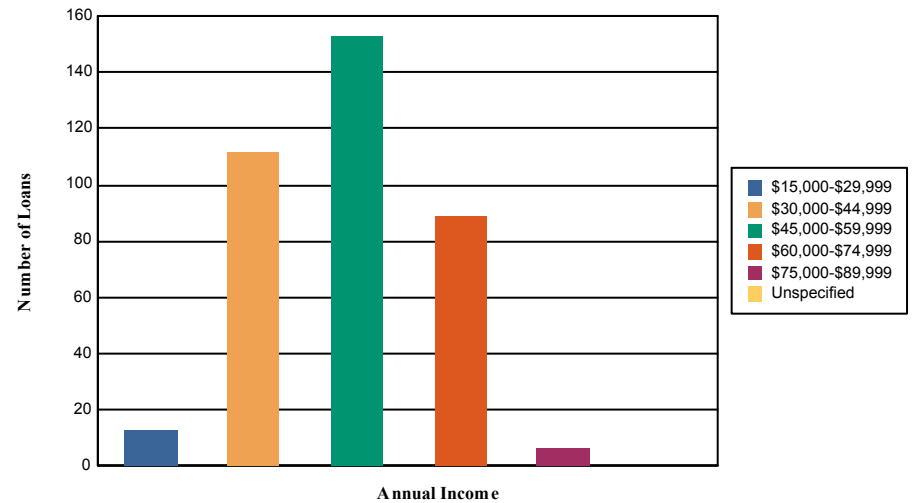
COUNTY SUMMARY

COUNTY	LOANS	AMOUNT	% OF TOTAL
Hillsborough	120	\$15,725,545.00	32.09%
Hillsborough Un-Incorporated	254	39,205,473.00	67.91%
<b>TOTAL</b>	<b>374</b>	<b>\$54,931,018.00</b>	<b>100.00%</b>

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**HOUSEHOLD ANNUAL INCOME REPORT**

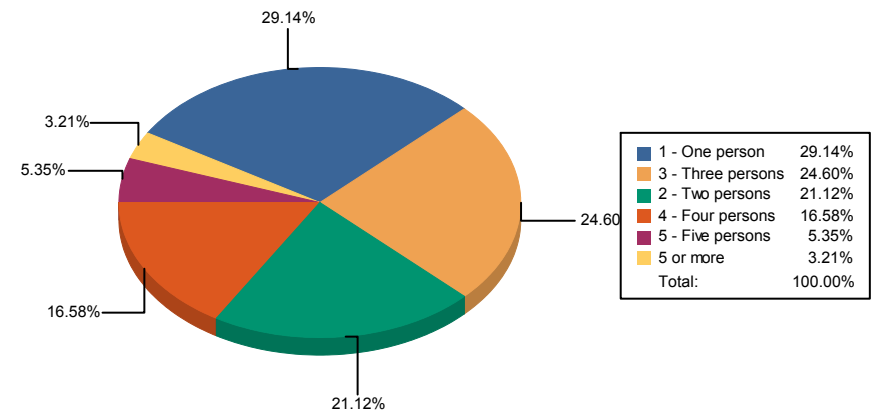
<b>ANNUAL INCOME</b>	<b>LOANS</b>	<b>% OF TOTAL</b>
\$15,000-\$29,999	13	3.48%
\$30,000-\$44,999	112	29.95%
\$45,000-\$59,999	153	40.91%
\$60,000-\$74,999	89	23.80%
\$75,000-\$89,999	7	1.87%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>



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## HOUSEHOLD SIZE REPORT

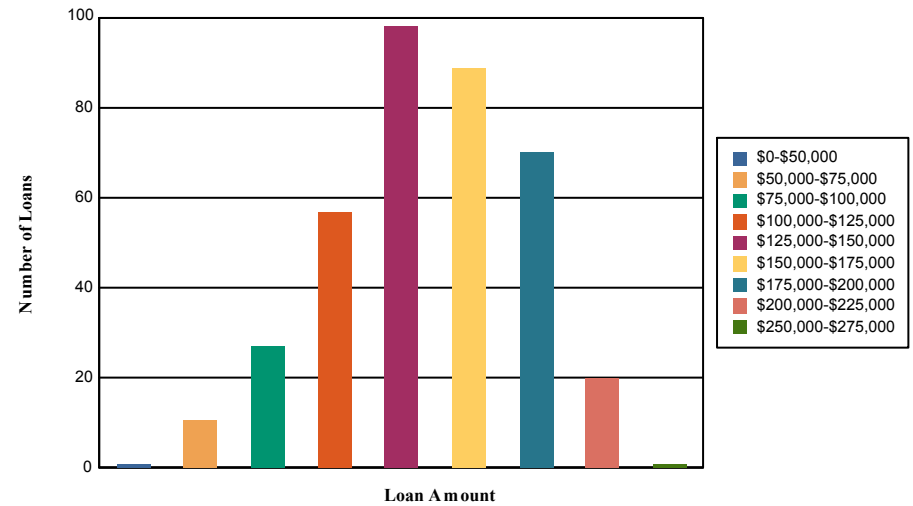
HOUSEHOLD SIZE	LOANS	% OF TOTAL
1 - One person	109	29.14%
2 - Two persons	79	21.12%
3 - Three persons	92	24.60%
4 - Four persons	62	16.58%
5 - Five persons	20	5.35%
6 - Six persons	8	2.14%
7 - Seven persons	4	1.07%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>



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**LOAN AMOUNT REPORT**

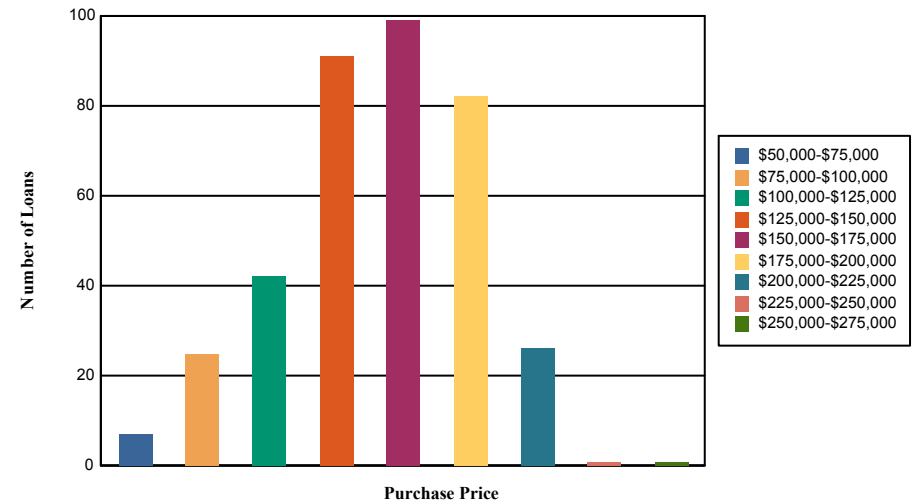
<b>LOAN AMOUNT</b>	<b>LOANS</b>	<b>% OF TOTAL</b>
\$0-\$50,000	1	0.27%
\$50,000-\$75,000	11	2.94%
\$75,000-\$100,000	27	7.22%
\$100,000-\$125,000	57	15.24%
\$125,000-\$150,000	98	26.20%
\$150,000-\$175,000	89	23.80%
\$175,000-\$200,000	70	18.72%
\$200,000-\$225,000	20	5.35%
\$250,000-\$275,000	1	0.27%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>



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PURCHASE PRICE REPORT

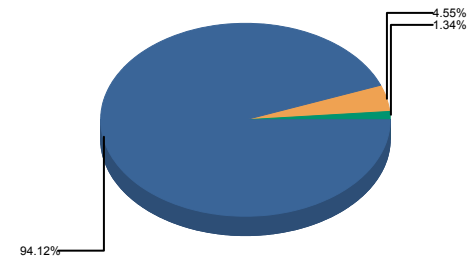
PURCHASE PRICE	LOANS	% OF TOTAL
\$50,000-\$75,000	7	1.87%
\$75,000-\$100,000	25	6.68%
\$100,000-\$125,000	42	11.23%
\$125,000-\$150,000	91	24.33%
\$150,000-\$175,000	99	26.47%
\$175,000-\$200,000	82	21.93%
\$200,000-\$225,000	26	6.95%
\$225,000-\$250,000	1	0.27%
\$250,000-\$275,000	1	0.27%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>



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## LOAN TYPE REPORT

LOAN TYPE	LOANS	% OF TOTAL
FHA	352	94.12%
USDA-RHS	17	4.55%
VA	5	1.34%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>



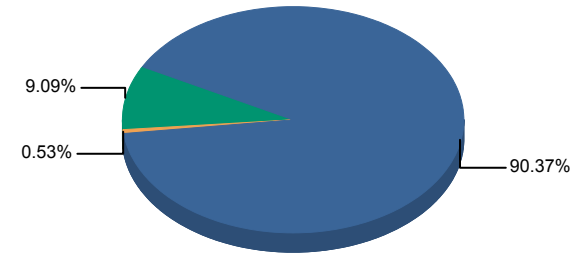
FHA	94.12%
USDA-RHS	4.55%
VA	1.34%
<b>Total:</b>	<b>100.00%</b>



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PROPERTY TYPE REPORT

PROPERTY TYPE	LOANS	% OF TOTAL
1 Unit Single Family Detached	338	90.37%
Rowhouse	2	0.53%
Townhouse	34	9.09%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>

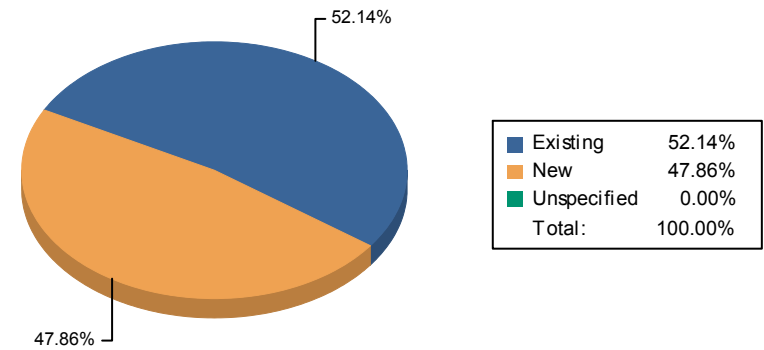


■ 1 Unit Single Family Detached
 ■ Rowhouse
 ■ Townhouse

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CATEGORY TYPE REPORT

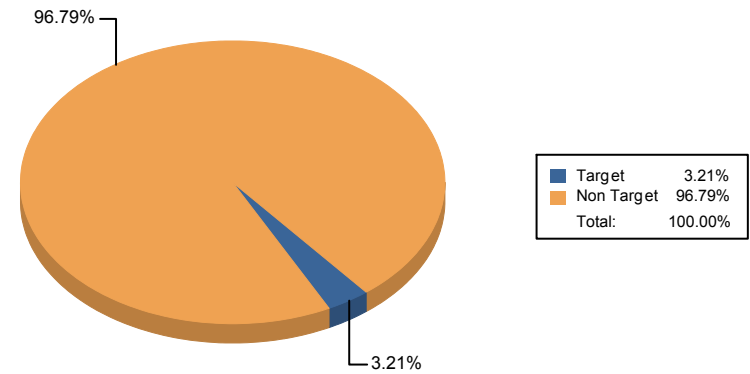
TYPE	LOANS	% OF TOTAL
Existing	195	52.14%
New	179	47.86%
Unspecified	0	0.00%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>



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TARGET/NON TARGET REPORT

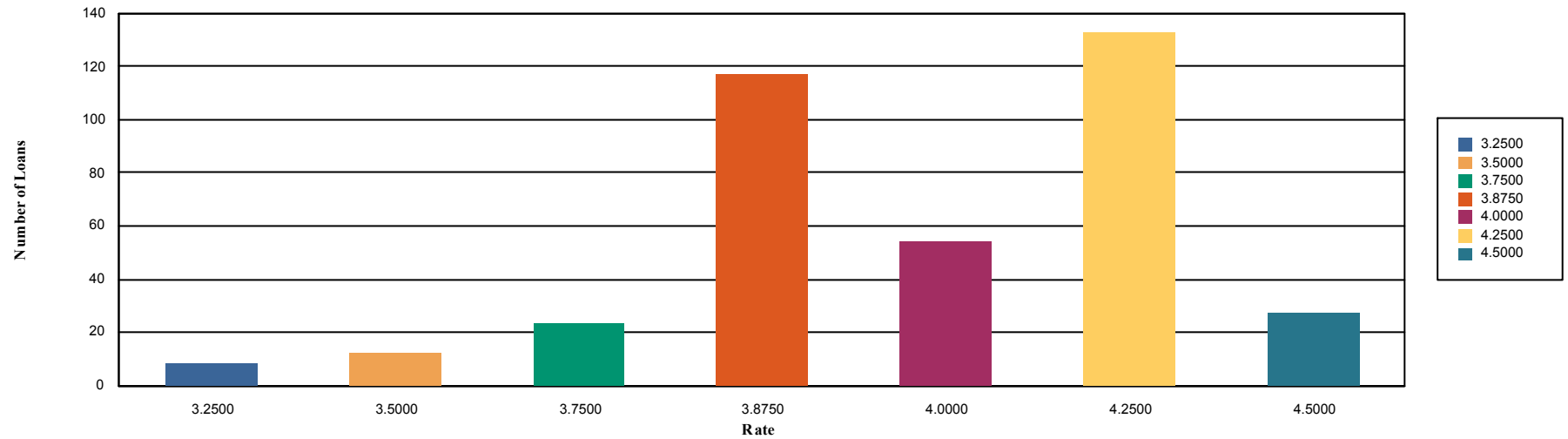
TYPE	LOANS	AMOUNT	% OF TOTAL
TARGET	12	\$1,135,036.00	3.21%
NON TARGET	362	\$53,795,982.00	96.79%
<b>TOTAL</b>	<b>374</b>	<b>\$54,931,018.00</b>	<b>100.00%</b>



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INTEREST RATE LISTING REPORT

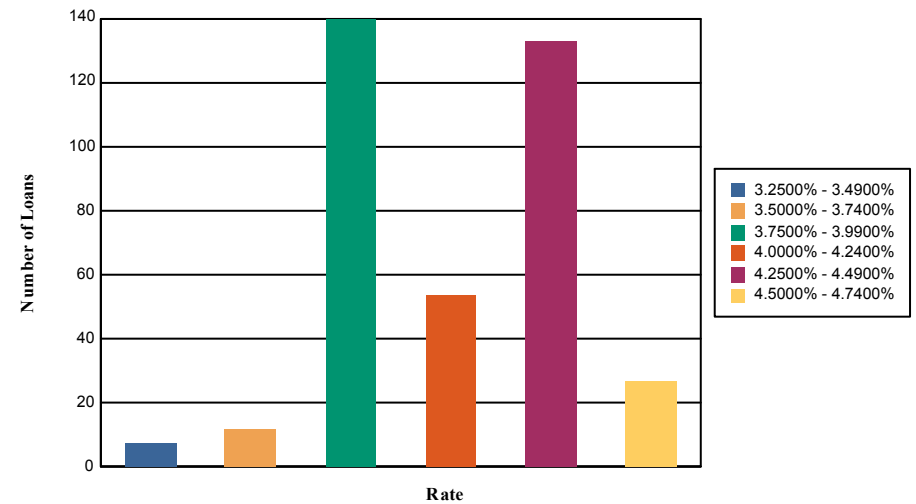
RATE	COUNT	AMOUNT	% OF TOTAL
3.2500%	8	\$986,685.00	2.14%
3.5000%	12	\$1,659,312.00	3.21%
3.7500%	23	\$3,430,088.00	6.15%
3.8750%	117	\$18,759,712.00	31.28%
4.0000%	54	\$7,396,575.00	14.44%
4.2500%	133	\$19,226,134.00	35.56%
4.5000%	27	\$3,472,512.00	7.22%
<b>TOTAL</b>	<b>374</b>	<b>\$54,931,018.00</b>	<b>100.00%</b>



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INTEREST RATE RANGES REPORT

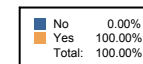
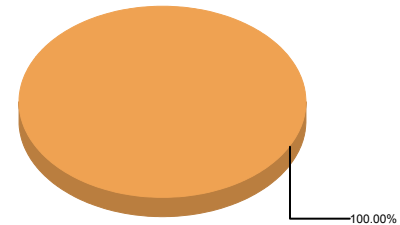
RATE	LOANS	% OF TOTAL
3.2500% - 3.4900%	8	2.14%
3.5000% - 3.7400%	12	3.21%
3.7500% - 3.9900%	140	37.43%
4.0000% - 4.2400%	54	14.44%
4.2500% - 4.4900%	133	35.56%
4.5000% - 4.7400%	27	7.22%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>



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FIRST TIME HOMEBUYER REPORT

FIRST TIME HOMEBUYER	LOANS	% OF TOTAL
No	0	0.00%
Yes	374	100.00%
TOTAL	374	100.00%



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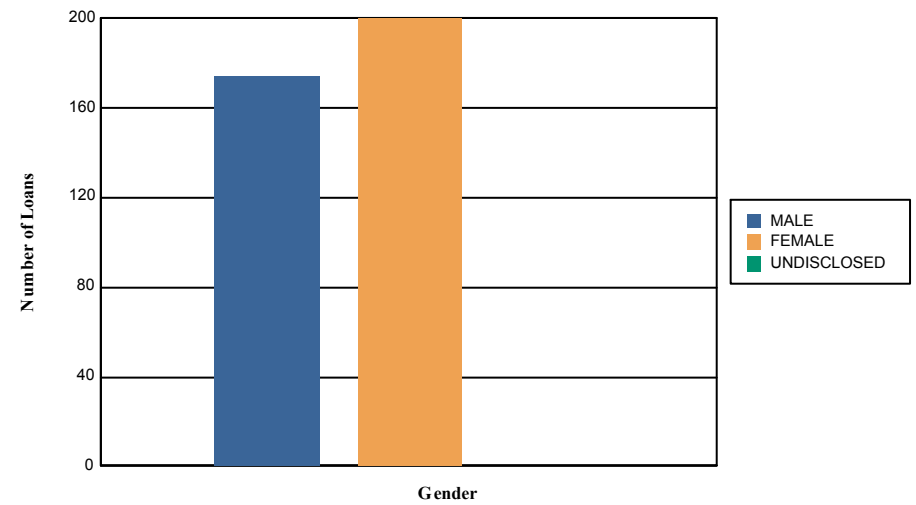
ADDITIONAL MORTGAGE REPORT

<b>ADDTL MTG PROGRAM \ PRIMARY MTG PROGRAM</b>	<b>LOANS</b>	<b>AMOUNT</b>	<b>AVERAGE LOAN AMOUNT</b>
Hillsborough 2012 DPA Programs \ Hillsborough 2012 SF Program	371	\$4,097,071.00	\$11,043.32

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## GENDER REPORT

GENDER	LOANS	% OF TOTAL
MALE	174	46.52%
FEMALE	200	53.48%
UNDISCLOSED	0	0.00%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>

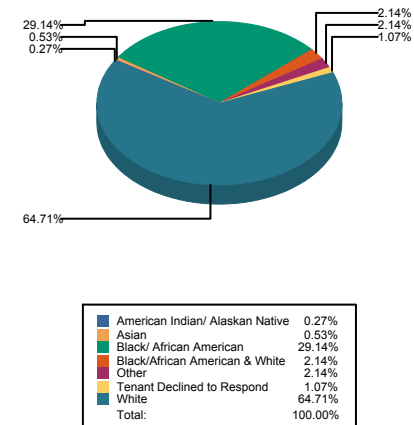




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## RACE REPORT

DESCRIPTION	LOANS	% OF TOTAL
American Indian/ Alaskan Native	1	0.27%
Asian	2	0.53%
Black/ African American	109	29.14%
Black/African American & White	8	2.14%
Other	8	2.14%
Tenant Declined to Respond	4	1.07%
White	242	64.71%
<b>TOTAL</b>	<b>374</b>	<b>100.00%</b>

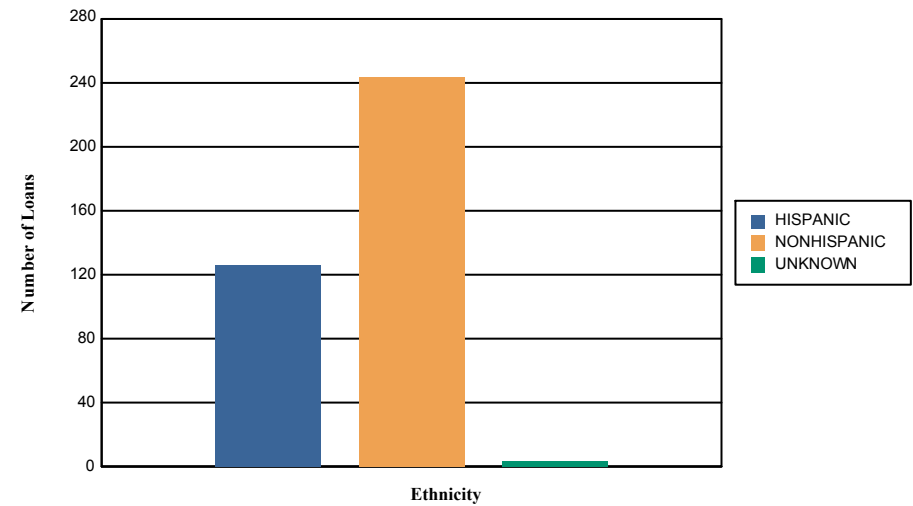


*This graphic displays race combinations representing more than 10% of the population*

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ETHNICITY REPORT

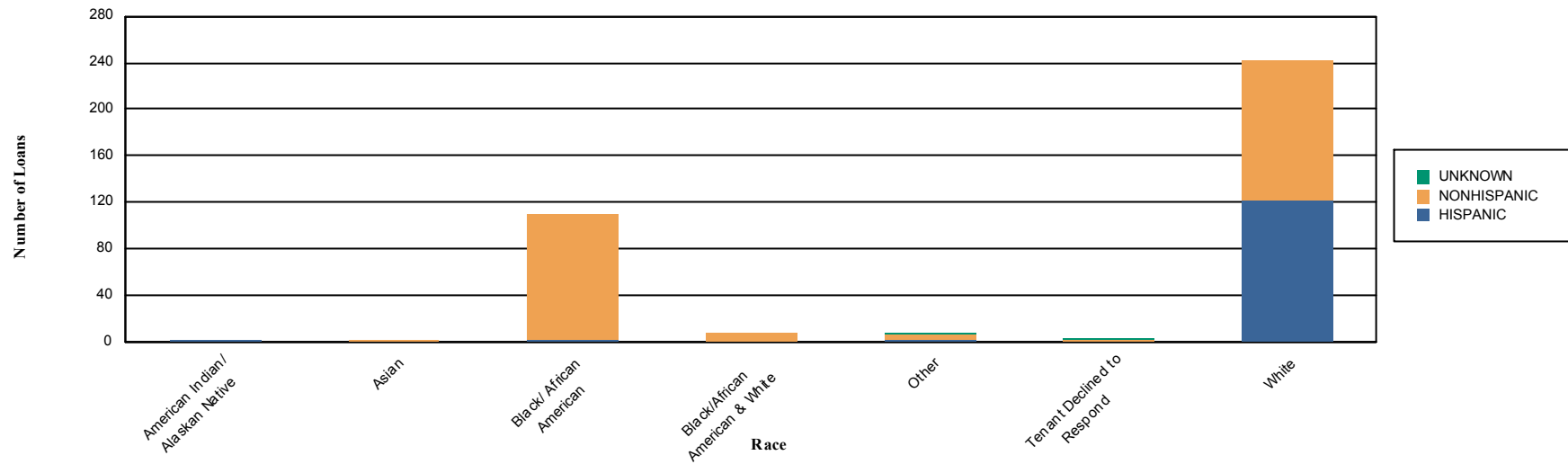
ETHNICITY	LOANS	AMOUNT	% OF TOTAL
HISPANIC	126	\$18,610,432.00	33.69%
NON HISPANIC	244	\$35,711,224.00	65.24%
OTHER	4	\$609,362.00	1.07%
<b>TOTAL</b>	<b>374</b>	<b>\$54,931,018.00</b>	<b>100.00%</b>



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RACE BY ETHNICITY REPORT

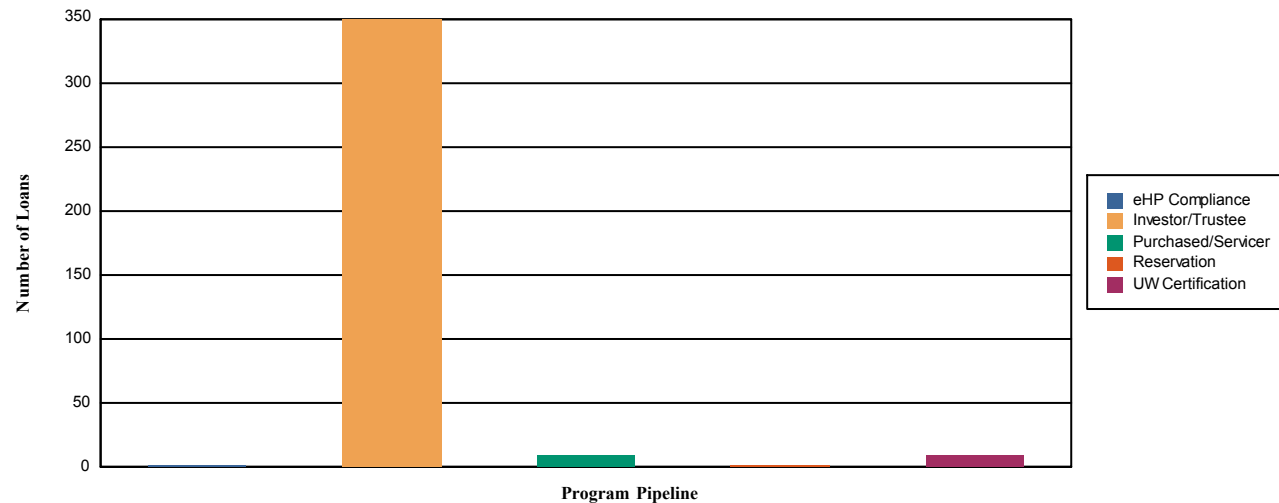
RACE	HISPANIC	NONHISPANIC	OTHER	LOANS	% OF TOTAL
American Indian/ Alaskan Native	1	0	0	1	0.27%
Asian	0	2	0	2	0.53%
Black/ African American	1	108	0	109	29.14%
Black/African American & White	0	8	0	8	2.14%
Other	2	5	1	8	2.14%
Tenant Declined to Respond	0	1	3	4	1.07%
White	122	120	0	242	64.71%
<b>TOTAL</b>	<b>126</b>	<b>244</b>	<b>4</b>	<b>374</b>	<b>100.00%</b>



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**PIPELINE REPORT**

<b>PROGRAM PIPELINE</b>	<b>LOANS</b>	<b>AMOUNT</b>	<b>% OF TOTAL</b>
Reservation	2	\$325,267.00	0.53%
UW Certification	10	\$1,686,055.00	2.67%
eHP Compliance	2	\$298,103.00	0.53%
Purchased/Service	10	\$1,666,992.00	2.67%
Investor/Trustee	350	\$50,954,601.00	93.58%
<b>TOTAL</b>	<b>374</b>	<b>\$54,931,018.00</b>	<b>100.00%</b>



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PROGRAM SUMMARY

AVERAGE PRINCIPAL MORTGAGE:	\$146,874.38
AVERAGE PURCHASE PRICE:	\$154,384.64
AVERAGE HOUSEHOLD ANNUAL INCOME:	\$51,075.50
AVERAGE DPA AMOUNT:	\$11,043.32
AVERAGE AGE OF PRIMARY BORROWER:	35
AVERAGE HOUSEHOLD SIZE:	2
AVERAGE EMPLOYED IN HOUSEHOLD:	1

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Report Selection Criteria

Counties

CODE	NAME
	Hillsborough
	Hillsborough Un-Incorporated